



The Three Values of Money

PDF

The Discounting

One of the basic concepts of financial economics and investment is that the value of an amount of money can be brought to the same point in time and through an adjustment of the cash flow that represents it, and we calculate that as being the present value. The rate represents the discount rate which represents the opportunity cost of holding an investment until received.

The time value of money affects a wide range of economic decisions, and a knowledge of how to incorporate time value considerations consistently into a decision is essential to an understanding of finance. The steps in discounting to finding the present value of a compound future sum depend on the number of periods in the period.

The Interest Rate

In other words, today is worth more than a dollar in the future and given that rate of interest, how much money should I invest now to get a dollar in the future?

1. Some types of capital invested in other through time because of changes in demand/technology/expectations, etc. are necessary.
2. There are many ways to invest money and the opportunity cost of investing is the return on the best alternative investment. If you can get a 10% return on a bank account, then the opportunity cost of investing in a stock is 10%. If you can get a 15% return on a stock, then the opportunity cost of investing in a bond is 15%.

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JR Anderson



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